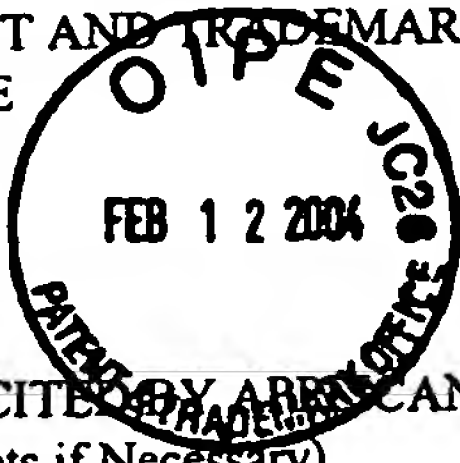


Form PTO 1449 U.S. DEPARTMENT OF
(Modified) COMMERCE
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DOCKET NO.

4012-006-30

SERIAL NO.

09/942,983

APPLICANT

Yuri GALPERIN, et al.

FILING DATE

August 30, 2001

GROUP ART UNIT

3624

LIST OF REFERENCES CITED BY APPLICANT
(Use Several Sheets if Necessary)

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROPRIATE
<i>MM</i>	AA	5,699,527	12/16/97	Davidson			
	AB	5,870,721	2/9/99	Norris			
<i>MM</i>	AC	5,940,812	8/17/99	Tengel, et al.			
	AD						
	AE						
	AF						
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	AH						
	AI						
	AJ						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION YES NO
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	AN				
	AO				

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

	AP		RECEIVED
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	AR		GROUP 3600
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EXAMINER

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<i>MM</i>	AA	5,696,907	12/09/97	Tom			
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FOREIGN PATENT DOCUMENTS

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	AM					
	AN					
	AO					

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

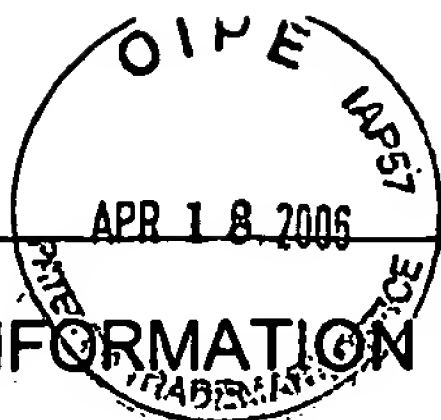
<i>MM</i>	AP	Jeff Bailey, "Green Tree Chief Returns \$23 Million of '96 Bonus After Results Are Restated", The Wall Street Journal, March 26, 1998.
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PTO/SB/08 Equivalent

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Multiple sheets used when necessary)

SHEET 1 OF 2

Application No. 09/942,983

Filing Date August 30, 2001

First Named Inventor Yuri Galperin

Art Unit 3628

Examiner Siegfried E. Chencinski

Attorney Docket No. EXP.046A

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	Document Number Number - Kind Code (if known) Example: 1,234,567 B1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
MM		6,185,543	6/2001	Galperin et al.	
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FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No.	Foreign Patent Document Country Code-Number-Kind Code Example: JP 1234567 A1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear	T ¹

NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ¹
MM	1	Mortgage Bankers Association of America, November 1994, Vol. 55, Issue 2, Pg. 94, ISSN:07300212	
	2	Novack, Janet, Forbes Magazine, December 18, 1995, Vol. 156, Issue 14, Pag. 96, ISSN: 00156914	
	3	"Credit Risk Management Report Briefs", Credit Risk Management Report, Vol. 6, No. 7	
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Examiner Signature

Date Considered

10/2/06

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Multiple sheets used when necessary)</i>	Application No.	09/942,983
	Filing Date	August 30, 2001
	First Named Inventor	Yuri Galperin
	Art Unit	3628
	Examiner	Siegfried E. Chencinski
SHEET 2 OF 2	Attorney Docket No.	EXP.046A

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ¹
<i>MC</i>	5	Healy, Thomas J. "The New Science of Borrower Behavior", Mortgage Banking, Vol. 58, No. 5, Pages 26-335	
	6	Bancroft, Joh, "Tools Help Managers With risk Management", Real Estate Finance Today, Vol. 14, No. 11, Pages 6 & 12	
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	20	Frank, John N. ;CREDIT CARD MANAGEMENT; Vol. 9 No. 6, pp. 155-159; Sept. 1996	
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Examiner Signature <i>[Signature]</i>	Date Considered <i>10/2/06</i>
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